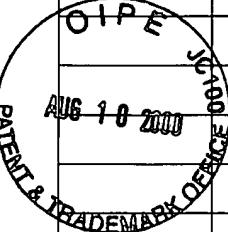


Substitute Form PTO-1449 (Modified)	U.S. Department of Commerce ent and Trademark Office	Attorney's Docket No. 11657-002001	Application No. 09/536,663
Information Disclosure Statement by Applicant (Use several sheets if necessary) (37 CFR §1.98(b))		Applicant Gary L. Gastineau	
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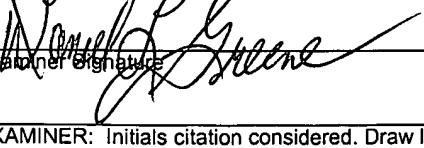
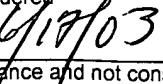
U.S. Patent Documents							
Examiner Initial	Desig. ID	Patent Number	Issue Date	Patentee	Class	Subclass	Filing Date If Appropriate
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Foreign Patent Documents or Published Foreign Patent Applications							
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	AL						
	AM						
	AN						
	AO						
	AP						

Other Documents (include Author, Title, Date, and Place of Publication)		
Examiner Initial	Desig. ID	Document
	AQ	M.A. Berry et al., "Sorting Out Risks Using Known APT Factors", Financial Analysts Journal 44 (1988), 29-42; K.C. Chan, N.F.
	AR	Chen et al., "An Exploratory Investigation of the Firm Size Effect", Journal of Financial Economics 14 (1985), 451-471.
	AS	B.A. Rosenberg, "Extra-Market Components of Covariance in Security Returns", Journal of Financial and Quantitative Analysis 9 (1974), 263-274.
	AT	S. Beckers et al., "The Relative Importance of Common Factors Across the European Equity Markets", Journal of Banking and Finance 16 (1992), 75-97.

Examiner Signature 	Date Considered 
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Substitute Form PTO-1449 (Modified)	U.S. Department of Commerce Patent and Trademark Office	Attorney's Docket No. 11657-002001	Application No. 09/536,663
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Foreign Patent Documents or Published Foreign Patent Applications							
Examiner Initial	Desig. ID	Document Number	Publication Date	Country or Patent Office	Class	Subclass	Translation Yes No
	AL						
	AM						
	AN						
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	AP						

Other Documents (include Author, Title, Date, and Place of Publication)		
Examiner Initial	Desig. ID	Document
RK	AQ	J.K. Kale et al., "Industry Factors versus Other Factors in Risk Prediction", working paper, University of California, Berkeley (1991).
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	AT	G. Connor et al., "A Test for the Number of Factors in an Approximate Factor Model", Journal of Finance 48 (1993), 1263-1292.

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